

**CLAIMS AS AMENDED AND SHOWING CHANGES MADE**

3. (AMENDED) The system of claim 1 wherein the front-end system further comprises a transaction detail system receiving one or more of the group comprising rental pickup date, rental return data, rental agreement data, rental agreement value, extra charge data, order number data, secure electronic commerce transaction data, cardholder certificate data, non-authenticated transaction data, merchant certificate data, channel encrypted transaction data, and non-secure transaction status data.

4. (AMENDED) The system of claim 1 wherein the front-end system further comprises a fuel transaction system receiving one or more of the group comprising vehicle identification data, odometer data, driver data, and product code data.

5. (AMENDED) The system of claim 1 wherein the front-end system further comprises a restaurant transaction system receiving one or more of the group comprising tip data, employee number, server number, food transaction identifier, and beverage transaction identifier.

6. (AMENDED) The system of claim 1 wherein the back-end system further comprises a payment transactions system receiving one or more of the group comprising cardholder number, amount of transaction, transaction type, merchant number, transaction date, transaction identification number, batch identification number, outlet identification number, downgrade reason, downgrade data, card type, charge type, acquirer reference number, merchant outlet number, service level, terminal identification, magnetic key, deposit date, loading date, transaction code, authorization code, reject code, card-specific data, and validation code.

7. (AMENDED) The system of claim 1 wherein the back-end system further comprises a disposition system receiving one or more of the group comprising case number, iteration number, sequence number, resolution type, disposition date, merchant outlet number, chargeback amount, chargeback date, chargeback reason identification, acquirer

5 reference number, original reference number, outlet identification, card brand, and loading date.

8. (AMENDED) The system of claim 1 wherein the back-end system further comprises a deposit correction system receiving one or more of the group comprising processing date, batch identification, outlet identification, deposit correction notice, exception code number, merchant outlet number, transaction identification number,  
5 loaded date, control identification number.

9. (AMENDED) The system of claim 1 wherein the back-end system further comprises a reversal system receiving one or more of the group comprising case number, iteration number, sequence number, reversal date, chargeback amount field, chargeback date field, chargeback reason identification, acquirer reference number, original reference  
5 number, outlet identification, card brand, transaction date, and loading date.

19. (NEW) The system of claim 1 wherein the front-end system receiving the transaction data from the one or more merchants comprises a front end credit card transaction processing system performing credit card transaction processing prior to submission of credit card transactions to a credit card account holder for payment.

20. (NEW) The system of claim 19 wherein the back-end system receiving the payment data from the one or more payment systems comprises a back-end credit card transaction processing system performing credit card transaction processing after submission of credit card transactions to a credit card account holder for payment.